

# Westpac Vanilla Instalment Equity Warrants.

1 July 2019

## Notice to investors.

The purpose of this notice is to provide updated information to investors in Westpac Vanilla Instalment Equity Warrants ('Westpac VIEWS') issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('Westpac') under the Product Disclosure Statement dated 14 April 2014 as supplemented by the Supplementary Product Disclosure Statement dated 17 May 2019 ('PDS').

Capitalised terms in this notice have the meaning given to them in the PDS unless the context requires otherwise.

## Changes to the PDS.

Effective from the date of this notice, the PDS is updated as follows. These updates apply to existing and future Holders.

In **Section 7.2(n) Amendment of Terms** the following is included after the last paragraph:

"Except as otherwise provided for in these Terms, if we modify, vary, alter or make a deletion from or addition to the Terms, we will notify you as soon as reasonably possible (which may be before or after the change is made) or, if we believe the change is unfavourable to you, we will give you at least 30 days' notice."

**Section 8.12 The Code of Banking Practice** is deleted and replaced with:

### **"8.12 The Banking Code of Practice**

The Australian Banking Association's banking code of practice as updated, and adopted by us, from time to time ('**Banking Code**') sets out the standards of practice and service in the Australian banking industry for individuals and small business customers, and their guarantors who are individuals.

The relevant provisions of the Banking Code apply to the banking services referred to in this PDS. This means that Westpac will comply with the Banking Code, where it applies to the banking services provided to you.

You can view a copy of the Banking Code on the Westpac website. Alternatively please contact Westpac on 1800 990 107 to request a hard copy."

In **Section 10.18 Amendments** the following wording is included at the end of the paragraph:

"If Westpac does so, it will notify you as soon as reasonably possible (which may be before or after the change is made) or, if it believes the change is unfavourable to you, it will give you at least 30 days' notice."

**Section 10.22 Code of Banking Practice** is deleted and replaced with:

### **"10.22 Banking Code**

- (a) Subject to paragraph (b), each relevant provision of the Banking Code adopted by Westpac will apply to this Loan Agreement.
- (b) Paragraph (a) will only apply if you are an individual or 'small business' as defined in the Banking Code at the time the Loan is provided."

## For more information.

If you have any questions or would like more information, please contact Westpac on 1800 990 107 or by visiting [westpac.com.au/structuredinvestments](http://westpac.com.au/structuredinvestments)

Information current as at 1 July 2019.

